Entered 01/25/17 16:22:45 Desc Main Case 17-02202 Doc 1 Filed 01/25/17 Page 1 of 10 Document

Fill in this information to identify your case:		UNITED TO THE
United States Bankruptcy Court for the:		NORTHERN DISTANCE IN THE INTERNATIONAL PROPERTY OF THE INTERNATION
Case number (# known):	Chapter you are filing under: Chapter 7 Chapter 11	JAN 25 2017 JEFFREY D
	Chapter 12 Chapter 13	P. ALLSTEADT, Check if this is an

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

in (if	information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.						
P	art 1: Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name						
	Write the name that is on your	VENISHA					
	government-issued picture identification (for example, your driver's license or	First name	First name				
	passport).	Middle name	Middle name				
	Bring your picture	FAIRCHILD Last name	Last name				
	identification to your meeting with the trustee.	EUST FRANC	Last Harrie				
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
3834Q4A	ik alla dendemok bekara a mini kamadaka dikiku sa kani barun meneberaka kani barun kenala kenala ayan berla di	en en state de la section					
2.	All other names you						
	have used in the last 8 years	First name	First name				
	Include your married or maiden names.	Middle name	Middle name				
		Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
No Servero	ak di kakasar di kata sa kina pangan kata sa kata kata kata kata kata kata k	જોએ પ્રાપ્ત કર્યા કર્ય	harmatikan kan kan kan kan kan kan kan kan kan				
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8623</u>					
	number or federal	OR	OR				
	Individual Taxpayer Identification number (ITIN)	9 xx - xx					

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Debtor 1	VENISHA First Name Middle h	FAIRCHILD	AND THE PROPERTY OF THE PROPER	Case number (if known)	
	cast watte Widdle t	Name Last Name			
100 pg 4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	asystematisky terminyk mensyst stalisformorphythelicky dy'n masteri y fermine erro	About Debtor 1:	રિયા કર્યા કર્યા કર્યા કર્યા કરવા કરવા કરવા કરવા કરવા કરવા કરવા કરવ	About Debtor 2 (Spouse Only in a Join	t Case);
and Idei (EIN	business names Employer ntification Numbers I) you have used in	I have not used any busi	iness names or EINs.	☐ I have not used any business names of	or EINs.
	last 8 years	Business name		Business name	
	de trade names and g business as names	Business name		Business name	
		EIN	· • • • • • • • • • • • • • • • • • • •	EIN	
		EIN		EIN	
5. W he	ere you live	eriend et en european de sonne en en european en en en european de sonne en	n di Parrico e contra Colòmbia del 2 costa di Arabia de Parrico e Associa de responsable espesable e espe	If Debtor 2 lives at a different address:	nder Tillette grandligt blevenskelverske en vas
		2118 BETHESDA BLV Number Street	'D	Number Street	
		ZION	IL 60099		***************************************
		City LAKE	State ZIP Code	City State	ZIP Code
		County		County	
		If your mailing address is a above, fill it in here. Note the any notices to you at this ma	nat the court will send	If Debtor 2's mailing address is differen yours, fill it in here. Note that the court wany notices to this mailing address.	t from ill send
		Number Street		Number Street	
		P.O. Box		P.O. Box	
		City	State ZIP Code	City State	ZIP Code
this di	you are choosing district to file for cruptcy	Check one: Over the last 180 days be I have lived in this district other district.	efore filing this petition, longer than in any	Check one: Over the last 180 days before filing this I have lived in this district longer than in	petition,
		I have another reason. Ex (See 28 U.S.C. § 1408.)	oplain.	other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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De	ebtor 1 VENISHA First Name Middle N		AIRCHILD Last Name		Case number (#1	known)
	Tell the Court Abo	out Your I	Bankruptcy Cas	e		
7	The chapter of the	····			ice Required by 11	1 U.S.C. § 342(b) for Individuals Filing
	Bankruptcy Code you are choosing to file under	for Ban	kruptcy (Form 2010)). Also, go to the top of p	age 1 and check t	he appropriate box.
		₩ Cha	•			
		☐ Cha	apter 11			
		Cha	apter 12			
		☐ Cha	apter 13			
8. How you will pay the fee		loca you sub with	al court for more or rself, you may pa mitting your payn a pre-printed ad ed to pay the fee	details about how you rely with cash, cashier's onent on your behalf, your dress. In installments, If your installments of the properties	may pay. Typical check, or money ur attorney may ou choose this op	eck with the clerk's office in your ally, if you are paying the fee order. If your attorney is pay with a credit card or check official, sign and attach the ents (Official Form 103A).
S.	Have you filed for	By I less pay	aw, a judge may, than 150% of the the fee in installn	but is not required to, e official poverty line th	waive your fee, a at applies to you his option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ar family size and you are unable to nust fill out the Application to Have the with your petition.
	bankruptcy within the last 8 years?	🔲 Yes.	District	When		Case number
	mot o youro.				MM / DD / YYYY	
			District	When	MM / DD / YYYYY	Case number
			District	When	MM / DD / YYYY	Case number
10.	Are any bankruptcy	☑ No				
	cases pending or being filed by a spouse who is	🔲 Yes.	Debtor		······································	Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM/DD/YYYY	Case number, if known
	as triceastar.		Debtor			Relationship to you
						Case number, if known
11.	Do you rent your residence?	☐ No. ☑ Yes.	Go to line 12. Has your landlord residence?	obtained an eviction judg	ment against you :	and do you want to stay in your
			No. Go to line	12.		
			Yes. Fill out In this bankruptc		Eviction Judgment	Against You (Form 101A) and file it with

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Debtor 1 VENISHA First Name Middle		FAIRCHILD Last Name	Waster and the same of the sam	C.	ase number (# know	n)	
Partes Report About An	y Busines	ses You Own as a So	ole Propr	letor			
12. Are you a sole proprieto	or 5√No	. Go to Part 4.					
of any full- or part-time business?	☐ Ye	s. Name and location of b	usiness				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a	-	Number Street	***************************************				
separate sheet and attach it to this petition.							
to and poundin		City			State	ZIP Code	******
		Check the appropriate I	ox to desc	cribe vour busin	ess-		
		☐ Health Care Busine		-			
		☐ Single Asset Real E))	
		☐ Stockbroker (as def				,	
		Commodity Broker (as defined	l in 11 U.S.C. §	101(6))		
		☐ None of the above					
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	can se most re any of	l appropriate deadlines. If	you indica ment of op exist, follow	te that you are perations, cash-	a small busines: flow statement.	small business debtor so that s debtor, you must attach you and federal income tax return 1116(1)(B).	ır
For a definition of small business debtor, see							
11 U.S.C. § 101(51D).	Ŭ No.	I am filing under Chapte the Bankruptcy Code.	r 11, but I :	am NOT a sma	ll business debt	or according to the definition	in
	☐ Yes	s. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Part 4: Report if You Own	n or Have	Any Hazardous Prop	erty or A	any Property	That Needs I	Immediate Attention	
14. Do you own or have any	M No						
property that poses or is alleged to pose a threat		. What is the hazard?					
of imminent and identifiable hazard to public health or safety? Or do you own any							
property that needs immediate attention?		If immediate attention i	s needed,	why is it neede	d?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			***************************************				
		Where is the property?	Number	Street			
			City			State ZIP Code	

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Debtor	1
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VENISHA

FAIRCHILD

Case number (if known)_____

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1
-------	--------	---

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abo	out
credit counseling because of:	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	required	l to	receive	a	briefing	about
		unseling					

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1	VENISHA First Name Middle Nam	FAIRCHILD	Case number (# kn	lown)
	Troctydille Wilder (ed.)	Cast Hour		
Part 6:	Answer These Que	stions for Reporting Purpo	ses	
		16a. Are vour debts prima	arily consumer debts? Consumer det	ots are defined in 11 U.S.C. 8 101(8)
	kind of debts do nave?	as "incurred by an individ	ual primarily for a personal, family, or hou	sehold purpose."
,		No. Go to line 16b.		
		Yes. Go to line 17.		
		16b. Are your debts prima money for a business or i	arily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment
		No. Go to line 16c.	• • • • • • • • • • • • • • • • • • • •	
		Yes. Go to line 17.		
		16c. State the type of debts yo	ou owe that are not consumer debts or but	siness debts.
	ou filing under			
•	ter 7?	No. I am not filing under (
	ou estimate that after xempt property is	Yes. I am filing under Chap administrative expens	oter 7. Do you estimate that after any exer ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?
exclu	ded and	⊠ No		
	nistrative expenses	Yes		
	aid that funds will be able for distribution	— 100		
to un	secured creditors?	the first of the second state of the second state of the second second second second second second second second	go 1980 i 1988 i na dalam na 1980 i na mara kamana na maga kama na maga kanayang ng kamang ng kanayang na nagaga na	
	many creditors do	1-49	1,000-5,000	2 5,001-50,000
you e owe?	stimate that you	50-99	5,001-10,000	50,001-100,000
one:		☐ 100-199 ☐ 200-999	1 0,001-25,000	☐ More than 100,000
a. How	much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion
estim	ate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
be wo	orth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion
	and distributed and designed the form of the court of participation of the court of	□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	More than \$50 billion
	nuch do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion
estim to be	ate your liabilities	\$50,001-\$100,000	310,000,001-\$50 million	31,000,000,001-\$10 billion
10 00	•	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion☐ More than \$50 billion
art 7:	Sign Below	3 \$300,001-\$1 8 Hillon	□ \$ 100,000,001-\$500 (Initio)(wore than \$50 billion
or you		I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
		If I have chosen to file under Coof title 11, United States Code. under Chapter 7.	hapter 7, I am aware that I may proceed, i I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
			nd I did not pay or agree to pay someone a and read the notice required by 11 U.S.C	
		I request relief in accordance w	ith the chapter of title 11, United States C	ode, specified in this petition.
		I understand making a false sta with a bankruptcy case can res 18 U.S.Ç. §§ 152, 1341, 1519,	ult in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.
		X Vinisha = Signature of Debtor 1	faucheld *	of Debtor 2
		i a	Signature	S OI MODIOI Z
		Executed on MM DD /	Executed	onMM / DD /YYYY
		****** , DD ,		1911 / SOU / FILT

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or your attorney, if you are epresented by one	I, the attorney for the debtor(s) named in the to proceed under Chapter 7, 11, 12, or 13 devailable under each chapter for which the the notice required by 11 U.S.C. 8 342(b) at	of title 11, United States Code, ar person is eligible. I also certify t	nd have hat i ha	exp	laine elivei	d the relief red to the debtor(
you are not represented y an attorney, you do not sed to file this page.	knowledge after an inquiry that the informa	the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4) knowledge after an inquiry that the information in the schedules filed with the			s, cer incor	rect.
	Signature of Attorney for Debtor	Date	MM		חח	/YYYY
	•		141147	•	UD	7 1111
	Printed name					
	Firm name				·	
	Number Street				···	
	City	State	ZIP Co	ode		
	Contact phone	Email address				
	Bar number	State				

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Debtor 1	VENISHA First Name Middle Name	FAIRCHILD Last Name	Case number (# known)					
	if you are filing this tcy without an	should understand that ma themselves successfully. E	dividual, to represent yourself in bankruptcy court, but you ny people find it extremely difficult to represent secause bankruptcy has long-term financial and legal bongly urged to hire a qualified attorney.					
an attori	e represented by ney, you do not file this page.	To be successful, you must contechnical, and a mistake or inactismissed because you did not hearing, or cooperate with the firm if your case is selected for	crectly file and handle your bankruptcy case. The rules are very ction may affect your rights. For example, your case may be file a required document, pay a fee on time, attend a meeting or court, case trustee, U.S. trustee, bankruptcy administrator, or audit audit. If that happens, you could lose your right to file another ons, including the benefit of the automatic stay.					
		court. Even if you plan to pay a in your schedules. If you do no property or properly claim it as also deny you a discharge of al case, such as destroying or hid cases are randomly audited to	and debts in the schedules that you are required to file with the particular debt outside of your bankruptcy, you must list that debt it list a debt, the debt may not be discharged. If you do not list exempt, you may not be able to keep the property. The judge can I your debts if you do something dishonest in your bankruptcy ing property, falsifying records, or lying. Individual bankruptcy determine if debtors have been accurate, truthful, and complete.					
		hired an attorney. The court wil successful, you must be familia	attorney, the court expects you to follow the rules as if you had I not treat you differently because you are filing for yourself. To be in with the United States Bankruptcy Code, the Federal Rules of local rules of the court in which your case is filed. You must also ption laws that apply.					
		Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? No Yes						
		Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?						
		□ No ☑ Yes						
		✓ No ✓ Yes. Name of Person	neone who is not an attorney to help you fill out your bankruptcy forms? on Preparer's Notice, Declaration, and Signature (Official Form 119).					
		have read and understood this	that I understand the risks involved in filing without an attorney. I notice, and I am aware that filing a bankruptcy case without an my rights or property if I do not properly handle the case.					
		Signature of Debtor 1	Signature of Debtor 2					
		Date MM / DD / XXXX	Date MM/ DD / YYYY Control place					
		Contact phote	Cell phone					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)			
VENISHA	FAIRCHILD)			
Debtor (s)))))	Case No.	7 [V

List of Creditors

MISSAN acceptance co PO BOX 440366 691198 TX 75266 Credit one bank PO BOX 98872 198 VEG95, NV 89193 Capital are bank USA POBOX 30281 Satt lake City, UT 84130 Brest Buy / CBNA PU BOX LA97 SIOUX Falls, SO 57/17 Acceptance Now 5501 Headquarters on Plano TX 75024

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FAIRCHILD

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VENISHA

Palican Auto

Debtor 1

PO BOX 420848

San Diego Worker CA

92142

Credit Management LP 4200 International Parkway

Carrollton, TX 75007